

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Elana C. Holleran
Debtor

Case No. 16-05009-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 15

Date Rcvd: Mar 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2017.

db
4864229 Elana C. Holleran, 101 Aster Ct, Exeter, PA 18643-1156
Capital One Quicksilver, Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
4864227 +++DORAN & DORAN PC, 67-69 PUBLIC SQ STE 700, WILKES BARRE PA 18701-2515
(address filed with court: Doran & Doran PC, 69 Public Sq Ste 700,
Wilkes-Barre, PA 18701-2588)
4864226 Holleran Elana C, 101 Aster Ct, Exeter, PA 18643-1156
4864234 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, Bankruptcy Department, 350 Highland Dr,
Lewisville, TX 75067-4177)
4864233 Nadine Bidwell, 1892 Gregory Pl, Hellertown, PA 18055-3410
4864237 PayPal Credit/Synchrony, PO Box 5138, Timonium, MD 21094-5138
4864239 Vito Blaice, 191 E Center Hill Rd, Dallas, PA 18612-1101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4864228 EDI: CAPITALONE.COM Mar 27 2017 18:58:00 Capital One Platinum Mastercard,
Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
4864230 EDI: CITICORP.COM Mar 27 2017 18:58:00 Citi Simplicity Card, Citi Card, PO Box 6500,
Sioux Falls, SD 57117-6500
4864231 EDI: DISCOVER.COM Mar 27 2017 18:58:00 Discover More Card, PO Box 30943,
Salt Lake City, UT 84130-0943
4864232 EDI: RMSC.COM Mar 27 2017 18:58:00 Lowe's/Synchrony, Attn: Bankruptcy Dept.,
PO Box 103104, Roswell, GA 30076-9104
4864236 EDI: AGFINANCE.COM Mar 27 2017 18:53:00 One Main Financial, Bankruptcy Dept.,
PO Box 6042, Sioux Falls, SD 57117-6042
4864235 EDI: AGFINANCE.COM Mar 27 2017 18:53:00 One Main Financial, PO Box 3327,
Evansville, IN 47732-3327
4864238 EDI: RMSC.COM Mar 27 2017 18:58:00 Synchrony Bank/Walmart, PO Box 965024,
Orlando, FL 32896-5024

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Lisa M. Doran on behalf of Debtor Elana C. Holleran ldoran@doran-law.net
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Elana C. Holleran**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7362**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-05009-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Elana C. Holleran
aka Elana Holleran**By the
court:**March 27, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.